

Service Area: This program is available for residents of the unincorporated areas of San Bernardino County and its Community Development Block Grant (CDBG) cooperating cities. The program is funded using County of San Bernardino CDBG funds. The County's CDBG funded Single Family Home Improvement Loan is NOT available in the Town of Apple Valley and the cities of Chino, Chino Hills, Fontana, Hesperia, Ontario, Rancho Cucamonga, Rialto, San Bernardino, Upland, and Victorville. *(These eleven cities receive CDBG funding to provide similar home repair programs. Contact these cities directly if you live within their city limits.)*



All County of San Bernardino Department of Economic and Community Development housing programs comply with Federal Fair Housing Laws.

**COUNTY OF SAN BERNARDINO
BOARD OF SUPERVISORS
PRESENTS THE**



**SINGLE FAMILY
HOME IMPROVEMENT
LOAN PROGRAM**



**DEPARTMENT OF ECONOMIC AND
COMMUNITY DEVELOPMENT**
290 North D Street, 6th Floor
San Bernardino, CA 92415-0040
(909) 388-0925
(909) 388-0924 (FAX)

PURPOSE

The Single Family Home Improvement Loan Program provides eligible homeowners with rehabilitation loans at or below market interest rates. These loans can be used for a variety of home repairs including, but not limited to, the following:

- ♦ Room Additions*
- ♦ Septic Systems
- ♦ Paint and Stucco
- ♦ Acoustic Ceilings
- ♦ Roofing
- ♦ Pest Control

*Based on family size

ASSISTANCE

Assistance is in the form of a loan which will be secured by a trust deed.

BENEFITS

- ♦ Low monthly payments
- ♦ Low interest rate
- ♦ Flexible repayment schedule
- ♦ Facilitates completion of major home repairs that may have been long delayed
- ♦ Improves living conditions of the household
- ♦ Improvements increase the value of the home

ELIGIBILITY

Applicant Criteria:

- ♦ Owner-occupant of a single family residence for at least one year
- ♦ Annual gross income not to exceed 80% of the County median income, adjusted for household size, as follows:

Household Size	Maximum Annual Gross Income (2004)
1	\$30,400
2	\$34,750
3	\$39,100
4	\$43,450
5	\$46,900
6	\$50,400
7	\$53,850
8	\$57,350

- ♦ Service area limitation, refer to the information on the back of this brochure

Property:

- ♦ Home is at least eight years old
- ♦ Manufactured Housing on its own lot and affixed to a permanent foundation

HOW TO APPLY

Please send me a Single Family Home Improvement Loan Application. Mail in this application request form or call (909) 388-0925.

Name

Mailing Address

City

State

Zip

Telephone Number

Thank you for your interest. Your application will be mailed upon receipt of this request.